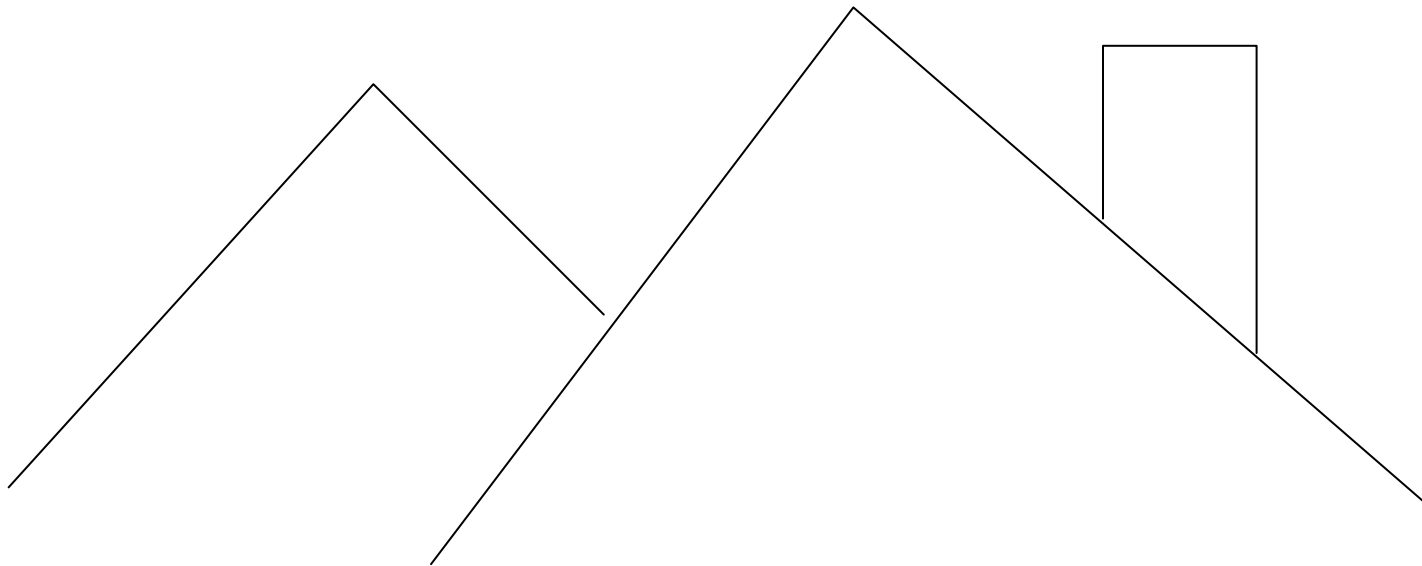
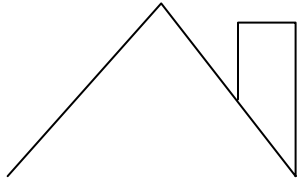


STATE OF TENNESSEE HOUSING RESOURCE DIRECTORY



COMPILED BY THE STATE OF TENNESSEE, DEPARTMENT OF FINANCE AND ADMINISTRATION, DIVISION OF MENTAL RETARDATION SERVICES
2002



HOUSING RESOURCE DIRECTORY INTRODUCTION

In order to support various housing options and resources, the Tennessee Division of Mental Retardation Services (DMRS), in partnership with the Tennessee Housing Development Agency, TN Fair Housing Council, West TN Legal Services, U.S. Dept of Agriculture - Office of Housing and Rural Development, TN Disability Information & Referral Office, John F. Kennedy Center at Vanderbilt University, The Arc of TN, Council for Developmental Disabilities, Peggy and Jo Davis, TN Disability Coalition, People First of TN, and TN Network for Community Economic Development have developed this Housing Resource Directory. The directory will cover a wide variety of topics such as rental assistance, the Tennessee Home of your Own Program, housing grants to non-profits, as well as providing a wide array of pointers on issues such as housing laws and accessibility resources.

The directory will point you in the right direction and help you begin to understand how housing support options work here in Tennessee. While our goal is to get people, all people, whether people receiving support services, parents, advocates, providers, community business owners, etc. thinking about how to support people with disabilities to have control of their housing and to purchase their own homes, this directory is not guaranteed to lead to homeownership. The goal of this directory is to provide resources to help people move through the housing and homeownership system, sort out and understand the unique language of the housing/ownership community, and provide an overall outline of the process and procedures that must be followed in order to use the housing and homeownership programs.

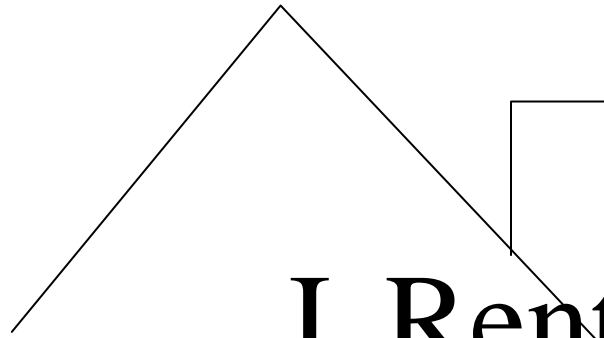
Where we live is an issue important to all people. We all want a place to call our own. Our very own castle and isle of refuge in a world so fast paced that the pool of information is doubling every 2 to 3 years. This desire, to have a home, is not alien to the life experience of people with disabilities. "People with disabilities want a place that they can call their own. In this regard, their dreams are no different from their fellow citizens. Many people with disabilities, however, also need supports in order to enjoy everyday community living. For these individuals, having a home of their own frequently is intertwined with the availability of natural, community and public supports to help address their needs" (Gary Smith, national strategist and advocate).

"Person-owned/controlled housing and personalized support have become part of this nation's agenda as grassroots efforts have challenged the standard way of providing services for people with developmental and other disabilities. Throughout the nation individuals, advocates and innovative service providers have made significant moves from institutions and group homes to the creation of housing and support that permit all people, including those with the most intensive support needs, to live in homes of their choosing" (Home of Your Own Alliance Brochure).

**Department of Mental Health and Developmental Disabilities website: www.state.tn.us/mental
Division of Mental Retardation Services website: www.state.tn.us/mental/mrs**

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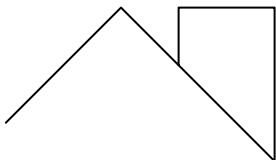
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I. Renting Your Home

A. Section 8 Rental Assistance

B. Working with Public Housing Agencies - Guide for Advocates or Agencies



A. Section 8 Rental Assistance

The Tennessee Housing Development Agency (THDA) is the lead state agency for affordable housing. It serves Tennesseans with low to moderate income who are elderly and/or have a disability. The U.S. Department of Housing and Urban Development (HUD) and the State of Tennessee fund THDA programs. There is often a waiting list for services but persons with disabilities are often offered a priority for rental assistance. Agencies that administer Section 8 are listed below. Find the county of interest for the contact information.

List of Agencies that Administer Section 8		
Counties Served	Agency	Telephone
Anderson, Blount, Campbell, Cocke, Claiborne, Cumberland, Grainger, Hamblen, Jefferson, Knox, Loudon, Roane, Scott, Sevier, Union	Knoxville THDA Suite 15-W Bearden Office 322 Nancy Lynn Lane Knoxville, TN 37919 P.O. Box 52929 Knoxville, TN 37950	(865) 594-6696
Cannon, Clay, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, VanBuren, Warren, White	Cookeville THDA 1525 E. Spring St., Suite A Cookeville, TN 38506	(931) 520-0608
Bedford, Giles, Hickman, Lincoln, Marshall, Maury, Moore	Lewisburg THDA 1185 Nashville Highway P.O. Box 1548 Lewisburg, TN 37091	(931) 270-9183
Cheatham, Robertson, Rutherford, Sumner, Trousdale, Williamson, Wilson	Middle Tennessee THDA 1160 Gallatin Road, Suite 102 Madison, TN 37115	(615) 253-3888
Coffee, Franklin	Tullahoma THDA 2401 Cedar Lane Village Drive Tullahoma, TN 37388	(931) 454-1968
Houston, Humphreys, Montgomery, Stewart	Erin THDA 612 Metcalf Drive P.O. Box 207 Erin, TN 37061	(931) 289-5640

List of Agencies that Administer Section 8		
Counties Served	Agency	Telephone
Benton, Carroll, Crockett, Dyer, Gibson, Henry, Lake, Madison, Obion, Weakley	Milan THDA 2051 W. Van Hook P.O. Box 648 Milan, TN 38358	(731) 686-3371
Chester, Decatur, Fayette, Hardeman, Hardin, Henderson, Lewis, McNairy, Perry, Wayne	Selmer THDA 141 North Third Street P.O. Box 545 Selmer, TN 38375	(731) 645-6731
Haywood, Lauderdale, Tipton, Shelby(excluding Memphis)	Covington THDA 131 Industrial Road, Suite D P.O. Box 39 Covington, TN 38019	(731) 475-2541
Bledsoe, Grundy, Marion Polk, Sequatchie	Southeast Tennessee Human Resources Agency P.O. Box 909 Dunlap, TN 37327	(423) 949-2191
Bradley	Cleveland Housing Authority P.O. Box 2846 Cleveland, TN 37311-2846	(423) 479-9659
Carter	Elizabethton Housing & Development Agency	(423) 543-3571
Davidson	Metropolitan Development & Housing Agency P.O. Box 846 Nashville, TN 37202-0846	(615) 252-8400
Dickson	Dickson Housing Authority 333 Martin Luther King Blvd. Dickson, TN 37055	(615) 446-9371
Greene Hawkins Unicoi Johnson Washington	Kingsport Housing Authority P.O. Box 44 Kingsport, TN 37662-0044 Morristown Housing Authority P.O. Box 497 Morristown, TN 37815-0497	(423) 245-0135 (423) 586-5115

List of Agencies that Administer Section 8		
Counties Served	Agency	Telephone
Hamilton	Chattanooga Housing Authority P.O. Box 1486 Chattanooga, TN 37401-1148	(423) 752-4810
Hancock, Monroe, Morgan	East TN Human Resource Agency 750 Carolina Avenue Knoxville, TN 37923	East TN Human Resource Agency (865) 691-2551 Sweetwater Housing Authority (423) 337-6224 Oak Ridge Housing Authority (423) 482-1006
Hawkins	Kingsport Housing Authority P.O. Box 44 Kingsport, TN 37662-0044	(423) 245-0135
Knox	Knox County Housing Authority 6333 Pleasant Ridge Road Knoxville, TN 37921-1102 Knoxville Community Development Corporation (Metro Knoxville) P.O. Box 3550 Knoxville, TN 37927	(865) 637-7942 (865) 521-8600
McMinn	Athens Housing Authority P.O. Box 928 Athens, TN 37303-3175	(423) 745-0341
Meigs Rhea	Dayton Housing Authority P.O. Box 257 Dayton, TN 37321	(423) 775-1871
Memphis (only)	Memphis Housing Authority 700 Adams Street Memphis, TN 38105-5002	(901) 544-1888
Sullivan	Bristol Housing Authority P.O. Box 1515 Bristol, TN 37621-1515	(423) 968-2164
Washington	Johnson City Housing Authority P.O. Box 59 Johnson City, TN 37605-0059	(423) 929-1191

For additional information about the Section 8 Rental Assistance Program and Voucher availability in a specific county, visit the Tennessee Housing Development Agency at the internet at: www.state.tn.us/thda/Programs/Section8 You can access such topics as: Applicant/Tenant Information; HCV Applicant Booklet; Summary of Hearing Procedures; Family Self-sufficiency; General Information; Frequently Asked Questions; Section 8 Tenant Based Rental Assistance Program Statistics; Section 8 Number on Waiting List by County; Landlord Information; Landlord Booklet; and Landlord Newsletter.

Frequently Asked Questions about the Section 8 Program

What is the Section 8 Program?

The Section 8 tenant-based program is a rental assistance (voucher) program that is funded by the Federal Government through the U.S. Department of Housing and Urban Development (HUD). The purpose of the Section 8 Program is to enable eligible families or individuals to obtain decent, safe and sanitary housing by paying a portion of rental costs (including utilities) for the families directly to their landlord. Thirty percent of a person's income is utilized for rent. The HUD Voucher pays the rest.

Who is eligible to receive a Housing Choice Voucher?

Both families and individuals may be eligible for the Program. Eligibility is primarily based on income and family composition. There may be a waiting list for rental vouchers, but individuals are encouraged to apply even if there is. Most offices prioritize individuals with disabilities on the waiting list. To apply, call the office covering the county where the individual resides.

What is a Housing Choice Voucher?

In October, 1999, the certificate and voucher programs merged into a single rental assistance program, the housing choice voucher program.

Where may I live with a Housing Choice Voucher?

In the Section 8 Program, you select a unit of your choice, as long as it meets the criteria. If you apply for the waiting list in a county where you do not reside at the time of your application, you must lease a unit in the county where you applied for one-year of your application before you are eligible to relocate with continued assistance to a different Co

If I find a landlord not signed up with Section 8, what can I do?

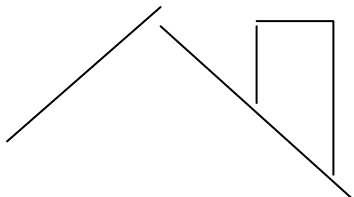
The landlord can call the same office to apply as a landlord.
Once approved, then the applicant can live there.

How do I Apply for the Program?

You must apply with the agency that
administers the Program in the county where you desire to live.

★ **Other Source of Information:**

Section 8 Guidebook Made Simple - This free guidebook can be copied from the following website (<http://www.tacinc.org/housingframe.html>).
All copies of this publication must include the cover page and acknowledgements section before redistribution.



**B. Working With Public Housing Agencies
Guide for Advocates or Agencies**



First identify the agency with Section 8 jurisdiction of your county, a local PHA or TN Housing Development Agency field Office.

Identify the agency accessing federal HOME grants.

Get an appointment with the director of the agency to establish a relationship.

Questions to ask:

1. Is the waiting list open? If not.
2. How long has it been closed?
3. Does the PHA give preference to those with disabilities?
4. Does the PHA have an Olmstead Plan? (See page for further information, "Olmstead Decision)
5. Has the PHA asked HUD for additional Section 8 vouchers, specifically for those with disabilities or specifically those waiting to leave institutional settings to prevent institutionalization?
6. Has the PHA looked at implementing Section 8 voucher use for home ownership/mortgages as now allowed by HUD?

- 1.
- 2.



Other Information to Know or Ask:

1. On individual cases where a person (Section 8 approved) can't find a Section 8 approved home/apartment that is under that area what can you do? Fair Market can be asked for an exception to: use housing with a higher rent based on reasonable accommodation needs, or an extra bedroom is needed for a live-in companion/couple.
2. Agencies that own homes can apply for a home to be Section 8 approved just like any other landlord can.
3. Section 8 vouchers are now choice based. Although some are available in "project developments," once a person is approved for Section 8, they can choose any place that will consider being approved to take Section 8 and involves a simple inspection that the local PHA or THDA office would do. There is a landlord application and yes the rent must fall within HUD fair market, although again a request from the person receiving a voucher can request an exception if there are specific reasons due to disability is needed.

B. Working With Public Housing Agencies Guide for Advocates or Agencies

HUD's Subsidized Multifamily Units - Information Bulletin # 54

There is a "new" source of information available that can assist disability advocates find affordable and accessible units. HUD has posted a web site for its "Subsidized Multifamily Units" at: <http://www.hud.gov/offices/hsg/mfh/hto/inventorysurvey.cfm>

Once you go there click on "Subsidized Apartment Search." Scroll down "Select State to Search" to your state, click "next" and then you scroll down and click on ONLY one of the following - City, County or Zip code. Once you are in your city or county, I would skip the rest and hit next.

You will then have the property name, address and telephone number, the name of the "contact" and the type of property. There are three types of properties - Family, Elderly and Disabled-only. They do not list the total number of units, nor whether any are in fact accessible. Obviously, only the "Family" units will be integrated - both nondisabled and disabled persons

These properties were all "funded" from HUD sometime in the past, and HUD classifies them as "Multifamily" units. Many of these properties currently have project-based rental vouchers attached to the unit, which makes them "affordable" because the tenant must pay only 30% of her/his income.

What is critical for disabled advocates to remember is that ALL three types of property must comply with Section 504 of the Rehabilitation Act and therefore comply with the "accessibility" requirements. IF the properties were altered or rehabilitated since 1988, then at least 5% of the units must be fully "accessible." EVEN IF they were not altered or rehabilitated since 1988, they MUST make units accessible for a person with a disability who needs accessibility. That is, the owner must make specific units accessible as they are need and the landlord must pay for the accessibility. Also, IF they have units that they identify as "accessible," then disabled persons should be in those units.

WHAT ADVOCATES SHOULD DO:

1. Make a list of all the "Family" properties in your area.
2. You or your disabled clients should telephone the property managers/owners. Ask them for the total number of units, how many are accessible units, and are people with disabilities residing in them.
3. If there are any vacant units, get them. If there is a waiting list, get on it.
4. Make the owners of these HUD-funded properties comply with Section 504 with the accessibility requirements.

Steve Gold, The Disability Odyssey continues Back issues of other Information Bulletins are available online at <http://www.stevegoldada.com> with a searchable Archive at this site. Sharon Finney (sfinney@ilru.org) Community Living Technical Assistance Exchange at ILRU (Independent Living Research Utilization) 2323 S. Shepherd, Ste. 1000, Houston, TX 77019, Voice 713-520-0232, TTY 713-520-5136, Fax 713-520-5785, Email ilru@ilru.org
Web site <http://www.ilru.org>, ILRU is celebrating 25 years of creating a world of independence!

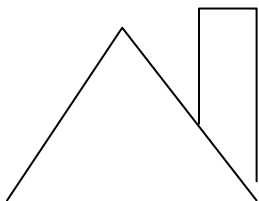
Public Housing Agencies		
Counties Served	Agency	Telephone
Shelby	Shelby County Dept. of Housing and Community Development 1075 Mullins Station Road Memphis, TN 38134	(901) 387-5700 Contact Marcia Prewitt Administers HOME grants, down payment, assistance to individuals, block assistance to individuals, community development grants .
Shelby	City of Memphis, Division of Housing and Community Development	(901) 567-7313 Contact Mary Knox Lanier Administers HOME grants, down payment, assistance to individuals, community development grants.

Additional Resources in Shelby County	Contact	
Shelby	Partners for the Homeless 146 Jefferson Suite 1102 Memphis TN. 38103	901-526-9411 Pat Morgan, Executive Directive Providing Hope Today for a Productive Tomorrow. Provide resource , survey housing needs and links agencies to area housing needs.



II. Buying Your Home

- A. Tennessee Network for Community and Economic Development (TNCED)
- B. Housing Specialists
- C. USDA Rural Development Services to Homeowners
- D. One Family's Perspective
- E. Home Buyer Education Classes
- F. Legal Assistance
- G. Exclusion of Home ownership on Social Security Benefits
- H. Non-Commercial Lenders
- I. Habitat for Humanity
- J. Publications
- K. Zero Down Pay Mortgage Fact Sheet



A. Tennessee Network for Community and Economic Development (TNCED)

The vision of The Tennessee Home of Your Own Program is that people with disabilities have the opportunity to purchase a home of their own in the community. The Tennessee Network for Community Economic Development (TNCED) coordinates the Tennessee Home of Your Own Program (THOYO). THOYO provides technical assistance with the home buying process and assists with locating down payment and closing cost assistance for persons with disabilities.

Eligibility: If you have a disability and can qualify for a mortgage, you can own a home of your own.

How to Apply:

- 1- Contact the Housing Specialist at the nearest Sponsoring Organization (See next page).
- 2- Complete a TNCED Mortgage Referral Form.
- 3- Complete Homebuyers Education Program.
- 4- Contact a lender to be pre-qualified for a mortgage.

Subsidy Assistance:

- 1- Is awarded based on availability and lender's conditional approval of a mortgage.
- 2- Can be used for down payment and closing costs.
- 3- Can be used for costs associated with making the home accessible, safe and sanitary.

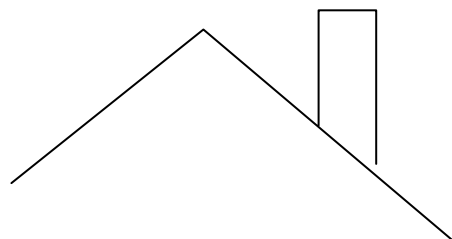
10 Easy Steps To Owning Your Home

- Submit TNCED Mortgage Referral form to the agency listed below in your area.
- Work with THOYO Housing Specialist to determine what size home you can afford.
- Attend the Homebuyers Education Program.
- The THOYO Housing Specialist will assist you in selecting a lender to be pre-qualified for a mortgage and work on your behalf with the lender and others during the home buying process.
- If needed, secure assistance from TNCED to locate down payment and closing costs.
- elect your home pending final loan approval. Allow minimum of 90 days for closing.

- Give your landlord notice.
- TNCED approves settlement statement and wires subsidy to the closing where appropriate.
- Exit interview with TNCED via telephone.
- Close your mortgage and move into your new home.



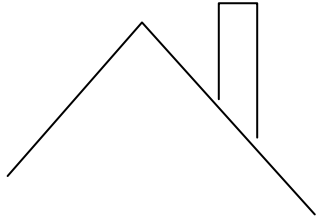
For more information on how individuals with disabilities can purchase a home please contact the THOYO Housing Specialist at the nearest sponsoring organization listed below.



B. Home of Your Own Housing Specialists

Housing Specialists		
Agency	Address	Telephone
TNCED Areas not assigned	P.O. Box 23353 Nashville, TN 37202	(615) 226-8868
Pacesetters Cumberland & Putnam Co., Cumberland Plateau	P.O. Box 49018 (2511 Hwy 111 N) Algood, TN 38506	(931) 537-9100
Disability Resource Center Knox Co. & East TN	900 East Hill Ave., Suite 120 Knoxville, TN 37915	(865) 637-3666
Vital Center Southeast TN Including Hamilton Co.	1320 S. Willow St. Chattanooga, TN 37404-4447	(423) 624-0025
Helping CDC Shelby Co.	3126 Stonebrook Circle Memphis, TN 38116	(901) 332-6011
The Coalition South Central TN	212 Waterloo St. Lawrenceburg, TN 38464	(931) 766-0983
The ARC of Washington County Upper East TN	2700 S. Roan St., Suite 300B Johnson City, TN 37601	(423) 928-9362

Housing Specialists		
Agency	Address	Telephone
Down Syndrome Association of Middle Tennessee Davidson, Sumner, Robertson, Montgomery	111 North Wilson Boulevard Nashville, TN 37205-2411	(615) 386-9002



C. USDA Rural Development Services To Homeowners

USDA Rural Development Financing Programs offers Rental Housing for Families and Elderly Direct Loans and Loan Guarantees. The objective is to build safe, well-built affordable rental housing for rural Americans. Applicants include individuals, profit and non-profit organizations. There are available new construction or substantial rehabilitation of rental housing. These programs are for rural areas with populations of 20,000 or less. The loan may be direct or loan guarantee, up to 100% of market value (non-profits) and 97% (for profit), up to 50 years. Website: www.rur.dev.usda.gov

Programs include the following and Agency Contact Information are listed below:

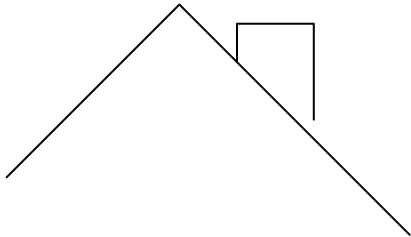
- Rural Housing Direct Loans
- Mutual Self-help Housing Loan Program
- Rural Housing Repair & Rehabilitation Loans/Grants

USDA Rural Development Tennessee Offices	
Greeneville Area Office 214 N. College St., Suite 300 P.O. Box 307 Greeneville, TN 37744-0307 (423) 638-4771 Ext. 4	Knoxville Area Office 4730 New Harvest Land, Suite 300 Knoxville, TN 37918-7000 (865) 523-3338 Ext. 4 Counties: Anderson, Blount, Campbell, Claiborne,

USDA Rural Development Tennessee Offices	
Counties: Carter, Greene, Hancock, Hawkins, Johnson, Sullivan, Unicoi, Washington charles.brooks@tngreenevi.fsc.usda.gov	Cocke, Granger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier, Union jerry.amonett@tnknoxvill.fsc.usda.gov

USDA Rural Development Tennessee Offices	
Chattanooga Area Office 25 Cherokee Blvd., Suite A P.O. Box 4941 Chattanooga, TN 37405 (423) 756-2239 Counties: Bledsoe, Bradley, Grundy, Hamilton Hamilton, McMinn, Marion, Meigs, Polk, Rhea, Sequatchie Rhickman@rdmail.rural.usda.gov	Cookeville Area Office 390 South Lowe Avenue P.O. Box 555 Cookeville, TN 38503 (931) 528-6539 Counties: Cannon, Clay, Cumberland, Fentress, DeKalb, Jackson, Macon, Overton, Pickett, Putnam, Smith, Van Buren, Warren, White Dstamps@rdmail.rural.usda.gov
Nashville Area Office 3322 West End Avenue, Suite 302 Nashville, TN 37203-6835 (615) 783-1359 Counties: Cheatham, Davidson, Dickson, Houston, Humphreys, Montgomery, Robertson, Rutherford, Stewart, Sumner, Trousdale, Williamson, Wilson Christopher.westbrook@tn.usda.gov	Lawrenceburg Area Office 237 Waterloo Street P.O. Box 1046 Lawrenceburg, TN 38464 (931) 762-6913 Ext. 4 Counties: Bedford, Coffee, Franklin Giles, Hickman, Lawrence, Lewis, Lincoln Marshall, Maury, Moore, Perry, Wayne faye.rodgers@tnlawrence.fsc.usda.gov
Jackson Area Office West Town Commons 85 G Stonebrook Place Jackson, TN 38305 (901) 668-2091, Ext. 100	Covington Area Office West Town Commons 2043 Highway 51 South Covington, TN 38019 (901) 475-3350 Ext. 203

USDA Rural Development Tennessee Offices	
Counties: Chester, Decatur, Hardeman, Hardin, Haywood, Henderson, McNairy Madison Ejames@rdmail.rural.usda.gov	Counties: Fayette, Lauderdale, Shelby, Tipton thomas.taylor@tncovington.fsc.usda.gov
Union City Area Office 1216 Stad Avenue, Suite. 3 Union City, TN 38281 (901) 885-6480 Ext. 203 Counties: Benton, Carroll, Crockett, Dyer, Gibson, Henry Dstamps@rdmail.rural.usda.gov	



D. One Family's Perspective of the Home of Your Own Program

- Attend home ownership classes with the individual in the area where the home is sought. If your family member is not able to attend, you can attend for them.
- Contact the TNCED office TNCED2@aol.com phone: (615) 226-8868, in Nashville. Their information and guidance is invaluable.
- Apply for a TNCED assistance in locating down payment and closing costs. The tenant rent will subsidize the buyer's mortgage payment and in effect increase his or her purchasing power.
- Contact the financial institution of your choice that issues home mortgages and obtain loan pre-approval. The mortgage company will establish the price range of the home your individual can afford.

If the home is going to be a shared ownership the mortgage company will need financial information on all prospective owners. The individuals will pool their income to get their loan approval.

If the home is to be owned by one person with others leasing, you will have to have a signed lease listing all shared expenses such as: The leaseholder (housemate) will be responsible for one-half of the cost of the house note, utilities, yard maintenance, trash pickup, food, etc. (List all shared expenses—have a clear understanding and documentation of what the housemate is obligated to pay.

- Check with the Division of Mental Retardation attorney to verify the currency and accuracy of your conservatorship. Some conservators are only guardians over health and well-being. If this is the case, the state attorney can petition the court for a one-time transaction approval for the purchase of the home, when the court agrees that this purchase is in the best interest of your ward. There is no financial obligation for any one other than the owner/s of the home. A conservator is not liable for the mortgage or expenses. The state attorney will need to provide the court with a copy of the real estate appraisal, a copy of the sales contract, and a copy of the good faith estimate of closing costs. These documents provide the court the specifics of the mortgage transaction and prove that the transaction is in your ward's best interest.

If the court agrees, a court order will be issued allowing you to make this one-time transaction on behalf of your ward. This process assures there is no financial responsibility or obligation to you as conservator and allows your ward to purchase a home in their name. Since the home is in their name, they cannot be evicted if a change to a different provider agency is required.

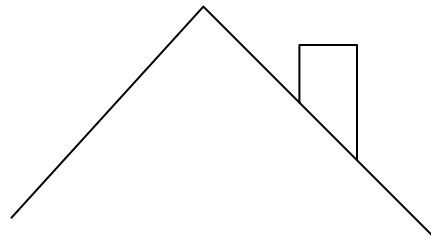
The correct wording the conservator uses when signing the closing documents is extremely important. Ask the DMRS' Conservator attorney to provide you with the correct phrasing to be used when you sign each document at the closing. In our case we were instructed to sign the closing papers as follows: “Conservator or Guardian's Name/s, Conservator for, Ward's Name as Pursuant to Court Authority”. The state attorney will walk you through this process and your handicapped individual will be able to purchase a home in their name free from any financial responsibility to their family. MR individuals are unique and do not have to have all of their rights taken away. They simply need extra supervision.

If the conservator is over all aspects of their ward's life including financial, the conservator can allow their ward to purchase their home. As conservator, you do not have any obligation to use any of your personal funds. It is totally the buyer's (ward's) responsibility.

- If the individual is under 65 years of age, you can establish a “Special Needs Fund” to help pay for future maintenance on the home. The fund can only be used for the purpose for which it is established. Check with your caseworker at the Dept. of Human Services before establishing any fund. After 65 years of age all special needs funds are frozen. They are retained for the purpose for which they

were established, but you can no longer contribute to it after age 65. Any contributions made after 65 years of age are considered assets and will be counted in the ward's assets. The importance of checking with your Dept. of Human Services caseworker before establishing any funds cannot be stressed enough. If your ward has more than \$2000 in assets, they will lose their Medicaid eligibility funding.

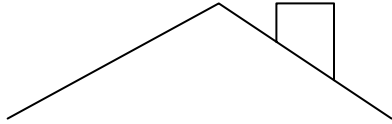
Written from personal experiences by Peggy and Jo Davis



E. Home buyer Education Classes

Tennessee Homebuyer's Education Trainers:

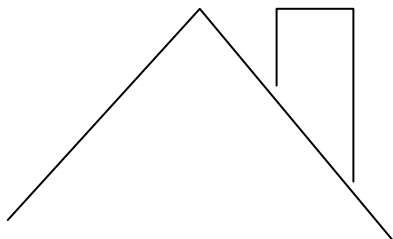
A lot of thinking and planning is necessary for a successful home buying experience. Many lenders, real estate professionals and not-for-profit organizations offer homebuyers education classes to help you make your plans. Topics include different kinds of mortgages, down payment requirements, underwriting criteria, and special programs that exist to encourage homeownership with reduced costs. Tennessee Housing Development Agency maintains a list of trainers approved to teach homebuyers about a home. Some classes are free while others may charge a nominal fee. If interested in a homebuyer education class in your county, a complete listing by county is on the following web site: www.state.tn.us/thda/Programs/Mortgage/trainers. In most counties the Agricultural Extension Service offers this class.



F. Legal Assistance/Special Needs Trust

- A special needs trust is a trust account that can be set up for a specific reason at a local bank that will not affect benefits. Reasons regarding housing may include an account for house maintenance or to save for a home.
- A Special Needs Trust is a specific type of trust established with the assets of a disabled individual which meets the following conditions:
The trust is established solely for the benefit of a disabled individual by a parent, grandparent, legal guardian, or by a court:
AND the trust must stipulate that any remaining amounts in the trust not retained by the trust, upon the beneficiary's death, are to be paid to the State in an amount equal to the total medical assistance paid on the beneficiary's behalf by the State.
- This type of Special Needs Trust is not a countable resource and would not effect the eligibility of the individual in terms of the resource limit. Disbursements from the trust will be counted as income to the individual in the month of the disbursement unless the disbursement is made to a third party for items that are not food, clothing, or shelter. In other words, if money is paid out to the individual from the trust, that money will count as income in the month. If money is paid out to a provider or other source for anything that is not considered to be food, clothing, or shelter, then the money is not countable as income. Depending on the payment and disbursement, the money paid out could effect eligibility.

For more information, Contact: Dept of Human Services



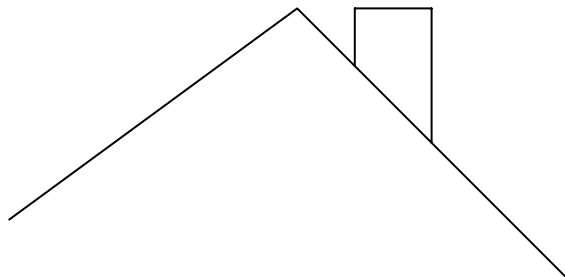
G. Exclusion of Home Ownership on Social Security Benefits

Exclusion of TN Home of Your Own as Countable Resource from Federal Register

- Your home is not counted regardless of its value.
- If an individual moves out of his or her home without the intent to return, the home becomes a countable resource because it is no longer the individual's principal place of residence.
- If an individual leaves his or her home to live in an institution, we still consider the home to be the individual's principal place of residence, irrespective of the individual's intent to return, as long as a spouse or dependent relative of the eligible individual continues to live there. The individual's equity in the former home becomes a countable resource effective with the first day of the month following the month it is no longer his or her principal place of residence.
- Proceeds from the sale of a home which is excluded from the individual's resources will also be excluded from resources to the extent they are intended to be used and are, in fact, used to purchase another home, which is similarly excluded, within 3 months of the date of receipt of the proceeds.
- Other proceeds from the sale of the former home are excluded resources if they are used within 3 months of receipt to make payment on the replacement home. Such proceeds, which consist of the down payment and that portion of any installment amount constituting payment against the principal, represent a conversion of a resource.
- Failure to purchase another home in 3 months, the value of a promissory note or similar installment sales contract received from the sale of a home is a countable resource effective with the first moment of the month following the month the note is executed.

Exclusion of TN Home of Your Own as Countable Resource (cited in Federal Register 20 CFR-Chapter III-Part 416, section 416.1212)

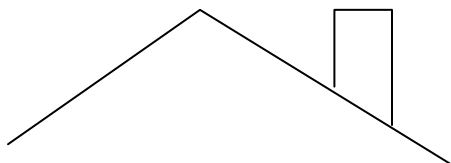
www.gpo.gov/nara/cfr



H. Non-Commercial Lenders

There are Lending Resources who offer low-interest loans and focus on people with disabilities. These sources for mortgages are in addition to your local banking offices. When calling, ask for the Community Development Officer who administers their Mortgage Program.

Lending Source	Contact	Website
Federal Home Loan Bank	Contact the Community Investment Officer (CIO) at the Federal Home Loan Bank in your area.	www.fhfb.gov
Fannie Mae	(615) 252-4165	www.fanniemae.com
Rural Development	See Section I, Part C for local area numbers.	www.rur.dev.usda.gov
Tennessee Housing and Development Mortgage Program (THDA)	See Section I, Part A for local area numbers.	www.state.tn.us/thda/Programs/Section8



I. Habitat for Humanity

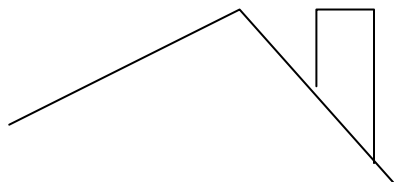
- Habitat for Humanity International is a non-profit, ecumenical Christian housing ministry. It seeks to eliminate poverty housing and homelessness from the world, and to make decent shelter a matter of conscience and action. Habitat for Humanity works through volunteer labor and donations of money and materials. Habitat for Humanity houses are sold to partner families at no profit and financed with affordable, no-interest loans. The homeowners' monthly mortgage payments are used to build still more Habitat houses.
- For more information you may contact the national office or the city office listed below in your area.
800 HABITAT -- 800 422-4828
Website: www.habitat.org
Address: Habitat for Humanity International
121 Habitat Street
Americus, Ga. 31709-3498

CITY	NAME OF ORGANIZATION	CONTACT NUMBERS
Athens	HFH of McMinn County	(423) 745-1111
Brownsville	HFH of Haywood County	(901) 772-1779
Carthage	HFH of Smith County	(615) 735-1122
Centerville	HFH of Hickman County	(931) 729-1506
Chattanooga	HFH of Greater Chattanooga	(423) 622-1132
Clarksville	HFH of Montgomery County	(931) 645-4222
Cleveland	HFH of Cleveland	(423) 476-6947
Columbia	HFH of Maury County	(931) 380-8947
Cookeville	HFH of Putnam County	(931) 528-1711
Covington	HFH of Tipton County	(901) 476-0231
Crossville	HFH of Cumberland County	(931) 484-4565
Dickson	HFH of Dickson County	(615) 446-4421
Dyersburg	HFH in Northwest Tennessee	(731) 287-7600
Franklin	HFH of Williamson County	(615) 591-7077
Greeneville	HFH of Greene County	(423) 638-1918
Hendersonville	HFH of sumner County	(615) 452-9606
Huntingdon	HFH of Carroll County	(901) 693-2212
Jackson	HFH Jackson, TN area	(731) 427-7967

CITY	NAME OF ORGANIZATION	CONTACT NUMBERS
Jefferson City	HFH of Jefferson County	(865) 540-3900
Kingsport	HFH Holston	(423) 239-7689
Kingston	HFH of Roane County	(865) 376-5770
Knoxville	HFH Knoxville	(865) 523-3539
LaFollette	HFH of Campbell County	(423) 566-7316
Lawrenceburg	HFH of Lawrence County	(931) 762-3570
Lebanon	HFH of Wilson County	(615) 453-4539
Lexington	HFH of Lexington/Henderson County	(901) 967-0853
Livingston	HFH of Overton County	No phone # available
Loudon	HFH of Loudon County	(865) 988-7427
Madisonville	HFH of Monroe County	No phone # available
Martin	HFH of Weakley County	(731) 587-1076
Maryville	HFH of Blount County	(865) 982-8717
McMinnville	HFH of Warren County	(931) 473-8613
Memphis	HFH of Greater Memphis	(901) 761-4771
Morristown	HFH Lakeway Area	(423) 587-2884
Murfreesboro	HFH Rutherford County Area	(615) 890-5877
Nashville	HFH Nashville Area	(615) 254-4663

CITY	NAME OF ORGANIZATION	CONTACT NUMBERS
Newport	HFH Cocke County	(423) 625-9748
Oak Ridge	HFH of Anderson County	(865) 482-7713
Paris	HFH of Paris/Henry County	(904) 644-1380
Parsons	HFH of Decatur Count	(731) 852-2202
Pulaski	HFH of Giles County	(931) 363-2659
Robbins	HFH Appalachia	(423) 627-2507
Rogersville	HFH Hawkins	(423) 272-1830
Sevierville	HFH of Sevier County	(865) 428-2040
Shelbyville	HFH Bedford Builds	(931) 684-4300
Smithville	*HFH of DeKalb County	No phone # available
Springfield	HFH of Robertson County	(615) 384-2015
Stantonville	*HFH of McNairy County	(731) 645-5267
Tazewell	HFH of Claiborne County	(423) 626-8434
Trenton	HFH of Gibson County	(731) 855-7607
Tullahoma	HFH Highland Rim	(931) 393-2383
Union City	HFH of Obion County	(731) 885-7332
Waverly	*HFH of Humphreys County	(931) 582-3010

*Groups are in the process of officially affiliating with Habitat for Humanity International.



J. Publications

www.alliance.unh.edu/aapublications

1. Extending the American Dream: Home Ownership for People with Disabilities
Authors: Jay Klein & Merrill Black, *National Home of Your Own Alliance*, 1995, 46 pp.
2. State Policy Reviews and Recommendations, By: Gary Smith, *National Association of Developmental Disability Directors*, 1995, approximately 40 pp.
3. A Report on Legal and Financial Planning Issues in the Home of Your Own Project, By: John D. MacIntosh, Esquire, 1995, 13 pp.
4. Early Examples of Homeownership, Authors: Jay Klein & Debra Nelson, 1996, 50 pp.
5. Proceedings from a Gathering of State Home of Your Own Coalitions, 1997, 37 pp.
6. Home Ownership When Someone Has a Guardian, By: Susan B. McMahon, & Cathy Ficker Terrill, 1997, 19 pp.
7. The Journey Home: A New Approach To Housing And Assistance, By: Jay Klein & Kim Frederic-Klein, July 1998.
8. Not Just "Business as Usual," By: Jay Klein & Barbara Boyd Wilson, *Community Services Reporter*, Volume 3, Issue 1, January 1996.
9. Housing InfoPak, By: Richard Duncan, *Center for Accessible Housing*, 1995, 25 pp.
10. Supports InfoPak, Author: Richard Duncan, *The Center for Universal Design*, 1997, 20 pp.

Video: A Home of My Own, *National Home of Your Own Alliance*, 1994, 25 minutes.

Brochures: National Home of Your Own Alliance Brochure, *National Home of Your Own Alliance*, 1995, fold-out.
 Homeowner Brochure, 1995, fold-out.

Training Materials: Toward a Home of One's Own: A Workshop for Families on the Journey, By Catherine D. Ludlum, 1995, 28 pp.

K. Zero Down Pay Mortgage Fact Sheet



Department of Housing and Urban Development – Alphonso Jackson, Acting Secretary
Office of Public Affairs, Washington, DC 20410

HUD No. 04-006

Lemar Wooley

(202) 708-0685

<http://www.hud.gov/news/index.cfm>

FOR RELEASE

Monday

January 19, 2004

BUSH ADMINISTRATION ANNOUNCES NEW HUD “ZERO DOWN PAYMENT” MORTGAGE

A. Initiative Aimed at Removing Major Barrier to Homeownership

LAS VEGAS – As part of President Bush’s ongoing effort to help American families achieve the dream of homeownership, Federal Housing Commissioner John C. Weicher today announced that HUD is proposing to offer a “zero down payment” mortgage, the most significant initiative by the Federal Housing Administration in over a decade. This action would help remove the greatest barrier facing first-time homebuyers – the lack of funds for a down payment on a mortgage.

Speaking at the National Association of Home Builders’ annual convention, Commissioner Weicher indicated that the proposal, part of HUD’s Fiscal Year 2005 budget request, would eliminate the statutory requirement of a minimum three percent down payment for FHA-insured single-family mortgages for first-time homebuyers.

“Offering FHA mortgages with no down payment will unlock the door to homeownership for hundreds of thousands of American families, particularly minorities,” said HUD’s Acting Secretary Alphonso Jackson. “President Bush has pledged to create 5.5 million new minority homeowners this decade, and this historic initiative will help meet this goal.”

Preliminary projections indicate that the new FHA mortgage product would generate about 150,000 homebuyers in the first year alone.

“This initiative would not only address a major hurdle to homeownership and allow many renters to afford their own home, it would help these families build wealth and become true stakeholders in their communities,” said Commissioner Weicher. “In addition, it would help spur the production of new housing in this country.”

For those that choose to participate in the Zero Down Payment program, HUD would charge a modestly higher insurance premium, which would be phased down over several years, and would also require families to undergo pre-purchase housing counseling.

HUD No. 04-006

HUD is the nation's housing agency committed to increasing homeownership, particularly among minorities; creating affordable housing opportunities for low-income Americans; and supporting the homeless, elderly, people with disabilities and people living with AIDS. The Department also promotes economic and community development as well as enforces the nation's fair housing laws. More information about HUD and its programs is available on the Internet at www.hud.gov and espanol.hud.gov.

• **NOTE: For FHA mortgage loan limits in your area, click on:**

<https://entp.hud.gov/idapp/html/hicostlook.cfm>

ZERO DOWN PAYMENT MORTGAGE Fact Sheet

- President Bush is proposing the **ZERO DOWN PAYMENT MORTGAGE** as part of his Fiscal Year 2005 budget for the U.S. Department of Housing and Urban Development. This legislative proposal would eliminate the down payment requirement for families and individuals who buy homes with FHA-insured mortgages.
 - ❑ Studies have consistently shown that the single biggest obstacle to homeownership for most families is the inability to come up with enough cash to meet down payment and closing costs.
 - ❑ Minority families in particular are burdened by high down payment requirements.
- The **ZERO DOWN PAYMENT MORTGAGE** would be available for first-time homebuyers that meet FHA's underwriting requirements, but don't have money for a down payment.
 - ❑ HUD estimates that about 150,000 families, in the first year alone, will choose to take advantage of the Zero Down Payment Mortgage.
 - ❑ Most of these buyers will be consumers who could easily afford a monthly payment, but because of their circumstances have simply not had the opportunity to save for a down payment.
- Families who qualify for the **ZERO DOWN PAYMENT MORTGAGE** would be charged a modestly higher insurance premium on their home loan.

- ❑ For a \$100,000 mortgage, a Zero Down Payment borrower would pay approximately \$50 a month more than a regular FHA borrower.
- ❑ The higher premium will completely cover the costs of the program, meaning it has no additional cost to taxpayers.
- ❑ Families who chose a conventional FHA mortgage will continue to pay a lower premium along with a 3% or higher down payment.
- The **ZERO DOWN PAYMENT MORTGAGE** is the most significant new homeownership initiative within FHA in more than a decade.
 - ❑ The initiative would move the nation significantly closer to realizing President Bush's goal of creating 5.5 million new minority homeowners by 2010.
 - ❑ The **ZERO DOWN PAYMENT MORTGAGE** complements the recently enacted American Dream Downpayment Act, which gives down payment assistance to 40,000 Americans annually.
- The housing market is experiencing record growth, and the homeownership rate is now at a record high of 68.4 percent. The **ZERO DOWN PAYMENT MORTGAGE** will put more Americans on the path to homeownership, keeping the market strong while allowing buyers to continue to take advantage of favorable financing conditions.



III. Accessibility Resources

- A. Center for Independent Living
- B. United Cerebral Palsy Ramp Program
- C. Universal Design
- D. Consortium for Citizens with Disabilities
- E. Fair Housing Act and Related Standards
- F. Fair Housing Accessibility FIRST
- G. Community Builders/Resources

A. Center For Independent Living

- The Center for Independent Living of Middle Tennessee is a community based non-residential program of services designed to assist persons with disabilities gain independence and to assist the community in eliminating barriers to independence. Services include: Information and Referral, Independent Living Skills Training, Advocacy, Peer Support.
Additional services offered by the Center for Independent Living include: Housing Consultation
 - Information and assistance for persons with disabilities regarding accessible home environments
 - Roommate registry
 - Information on accessible housing for selection of new or modified home environments

Ramps and Rails Program

Contact information: Center for Independent Living of Middle TN
480 Craighead Street, Suite 200
Nashville, TN 37204
Telephone (615) 292-5803 TDD/TT: (615) 292-7790 Fax: (615) 383-1176

SERVICES MAY VARY FROM CENTER TO CENTER.

Five Centers for Independent Living in Tennessee are listed as follows:

West Tennessee

Center for Independent Living, Jackson (731) 668-2211
Center for Independent Living, Memphis (901) 726-6404

Middle Tennessee Center for Independent Living, Nashville (615) 292-5803

East Tennessee

Disability Resource Center, Knoxville (865) 637-3666
Tri-State Resource & Advocacy Corp. Chatt.(423) 892-4774

B. United Cerebral Palsy Ramp Program

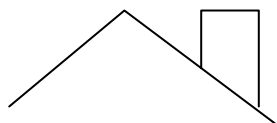
Phone: (615) 242-4091

United Cerebral Palsy of Middle Tennessee

E-mail: greg_cox@ucpnashville.org

United Cerebral Palsy sponsors a ramp building project that includes all of Tennessee.

This project is made possible with the assistance of various agencies around the state.



C. Universal Design

Universal design is the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. Universal design benefits people of all ages and abilities.

The Center for Universal Design is housed at the NC State University School of Design. Its mission is to improve the quality and availability of housing, non-residential settings, and products for people with disabilities, and is carried out by conducting research and training, providing information and technical assistance services, design development and publishing.

For more information: www.design.ncsu.edu/cud/proj_services/projects/ncilrp.htm

D-Design

Type	Resource Name	Description	Where to Obtain
D	Accessible Cabinetry	Describes state-of-the-art cabinetry designed to facilitate use by people with disabilities.	www.design.ncsu.edu/cud/ (800) 647-6777(voice or TTY)
D	Accessible Environments: Toward Universal Design	Overview of the concept of universal design in everyday environments. Contains design illustrations and history of the disability rights movement.	www.design.ncsu.edu/cud/ (800) 647-6777(voice or TTY)

C. Universal Design

D-Design

D	Accessible Stock House Plans Catalog	Contains floor plans and perspectives for six accessible homes.	www.design.ncsu.edu/cud/ (800) 647-6777(voice or TTY)
D	A Consumer's Guide to	Includes worksheets for evaluating needs in the home,	www.design.ncsu.edu/cud/

	Home Adaptation	illustrated construction plans for grab bars, ramp, and other accessible elements, and resource listings for products.	(800) 647-6777(voice or TTY
D	Tenant's Guide to Apartment Modifications: An Idea Source Pamphlet to Simple, Low-cost Modifications to Increase Accessibility in Apartments	Presents illustrated ideas for low-cost modification that are commonly made to rental dwellings.	www.design.ncsu.edu/cud/ (800) 647-6777(voice or TTY

D. Consortium For Citizens With Disabilities

The Consortium for Citizens with Disabilities (CCD) is a national coalition of consumer advocacy, provider, and professional organizations who advocate on behalf of people of all ages with disabilities and their families. CCD has created the CCD Housing Task Force to focus specifically on housing issues that affect people with disabilities. The Consortium For Citizens with Disabilities Housing Task Force is a co-sponsor of the publication Opening Doors, a Housing Publication for the Disability Community. This publication deals with special funding programs and issues related to public housing.

A website for Housing News online is: www.tacinc.org or to sign up for their newsletter.

E. Fair Housing Act and Related Standards Resources

Standard	Where to Obtain
Fair Housing Act Design Manual*	Disseminated at Training www.huduser.org (800) 245-2691 TDD: (800)483-2209
ADA Accessibility Guidelines	www.access-board.gov (800)872-2253, TTY: (800) 872-2253

* Denotes HUD Safe Harbor

F. Fair Housing Accessibility FIRST Websites and Organizations

D-Design; DA-Disability Advocacy

D	Center for Universal Design	www.design.ncsu.edu/cud/index.html
D,DA	Disability Rights Action Coalition for Housing	www.libertyresources.org/housing/nac.html
D,DA	National Resource Center on Supportive Housing and home Modification	www.homemods.org

V. Basics of Fair Housing Laws

A. Basics of Fair Housing Act

B. Publications

C. Resources for Advice and Complaints

A. Basics of Federal Fair Housing Act

The Fair Housing Act prohibits discrimination of housing because of: race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women and people securing custody of children under 18), and handicap (disability).

In buildings that are ready for first occupancy after March 13, 1991, and have four or more units:

- Public and common areas must be accessible to persons with disabilities.
- Doors and hallways must be wide enough for wheelchairs.
- All units must have: An accessible route into and through the unit; accessible light switches, electrical outlets, thermostats and other environmental controls; reinforced bathroom walls to allow later installation of grab bars and kitchens and bathrooms that can be used by people in wheelchairs.

No one may take any of the following actions based on protected class. The protected classes are: race, color, national origin, religion, sex, familial status or handicap (disability):

- Refuse to negotiate for housing

- Set different terms, conditions or privileges for sale, rental, lending or insurance of a dwelling
- Provide different housing services or facilities
- Falsely deny that housing is available for inspection, sale or rental
- For profit, to induce someone to sell or rent because of the protected class of who is moving into the neighborhood
- Deny anyone access to or membership in a rental or sales facility or service (such as a multiple listing service)
- Threaten, coerce, intimidate or interfere with anyone exercising a fair housing right or assisting others to exercise a right
- Advertise or make any statement that indicates a limitation, preference, or discrimination based on a protected class.

If you, or someone associated with you, have a physical or mental disability that substantially limits one or more major life activities; or have a record of such a disability; or are regarded as having such a disability your landlord may not:

- Refuse to let you make reasonable modifications to your dwelling or common use areas, at your expense
- Refuse to make reasonable accommodations in rules, policies, practices or services

For advice or linkage to a legal service in Tennessee, call West TN Legal Services at 1-800-372-8346.

B. Publications

Good Neighbors Healthy Communities, By Tennessee Fair Housing Council, spring 2002
This booklet addresses common misconceptions such as group home members as neighbors, property values, crime rates, a home - not a business, and mental illness. It also addresses The Fair Housing Act, what the law means by handicap, reasonable accommodation & modification and zoning regulations.

A Place to Call Home, A collaborative project developed by The Tennessee Department of Mental Health and Developmental Disabilities Office of Housing Planning and Development and The Tennessee Fair Housing Council, fall 2001.
This booklet addresses the Federal law, myths about housing people with disabilities and approaches to siting group homes and housing options.
Call TN Fair Housing Council for copies at (615) 383-6155

sources For Advice And Complaints

- If you have been discriminated against because of your race, color, religion, sex, national origin, handicap, or children regarding housing, you may contact your local Legal Services to file a complaint.
- You may receive help with filing a complaint with the U.S. Department of Housing and Urban Development (HUD) or other appropriate administrative or judicial bodies.
- Your complaint information will be kept confidential.
HUD's Fair Housing and Equal Opportunity Website: www.hud.gov/fhe/index.htm

Housing Counseling, Information & Referral in Tennessee

West TN Legal Services, Inc. (901) 423-0616 or (800) 372-8346

- Provides basic information about home ownership and renters' problems
- Gives information about fair housing laws and assesses complaints for referrals
- Outlines your obligations as a homeowner
- Instructs you about the types of papers (records) you should keep
- Lets you know what to do if you cannot pay rent or house note
- Provides information on what to do to keep from getting evicted or foreclosed
- Counsels individuals whose application for rental housing was denied
- Advises you on what to do when a landlord won't make repairs

Contact: Tennessee Fair Housing Council (615) 383-6155,
e-mail www.Fairhousing.com for legal counsel, advise, education, or
issues of housing discrimination and the TN Landlord Tenant Act



V. Other Information

- A. Food Stamps and Where to Apply
- B. Human Resources Agencies (Housing, Utilities Assistance)
- C. Division of Mental Retardation Family Support
- D. Other valuable Websites
- E. Olmstead Decision



A. Food Stamps and Where to Apply

- Food Stamps applications are obtained from the office covering the area where the individual applying resides.
- Questions regarding that program, medicaid, and TennCare eligibility can also be answered there.
- Most individuals receiving SSI or SSDI benefits are eligible for some food stamps.
- Amount of cash value is based on income and expenses for living.
- Use of food stamps will assist in increasing the resources available for a mortgage.

DEPARTMENT OF HUMAN SERVICES		
AGENCY/ADDRESS	CITY	PHONE
Anderson County 182 Frank L Diggs DR # I-75	Clinton, TN 37716	(865) 457-3660
Bedford County 905 Madison Street	Shelbyville, TN 37160	(931) 685-5006
Benton County 216 Hwy 641 N.	Camden, TN 38320-1330	(731) 584-4712
Bledsoe County 218B North Main	Pikeville, TN 37367	(423) 447-2193
Blount County 303 Home Avenue	Maryville, TN 37801	(865) 981-2350
Bradley County 950 Star Vue Drive	Cleveland, TN 37311	(423) 478-0300
Campbell County 2301 Jacksboro Pike, Suite 4	Lafollette, TN 37766	(423) 566-9639
Cannon County 325 Bryant Lane	Woodbury, TN 37190	(615) 563-4051
Carroll County 20810 E. Main Street	Huntingdon, TN 38344	(731) 986-2554
Carter County 714 West C Street	Elizabethton, TN 37643	(423) 543-3189
Cheatham Count 318 Frey Street	Ashland City, TN 37015	(615) 792-5628
Chester County 1306 Highway 45 N.	Henderson, TN 38340	(731) 989-5144
Claiborne County 310 Court Street	Tazewell, TN 37879	(423) 626-7285
Clay County 141 E. Lake Avenue	Celina, TN 38551	(931) 243-3183
Cocke County 330 Old Heritage Boulevard, Suite A	Newport, TN 37821	(423) 623-1291

DEPARTMENT OF HUMAN SERVICES		
AGENCY/ADDRESS	CITY	PHONE
Coffee County 55 St. Bede's Drive	Manchester, TN 37355	(931) 723-5050
Crockett County 169 Cherry Street, N.	Alamo, TN 38001-1736	(731) 696-5441
Cumberland County 139 Cumberland Plaza	Crossville, TN 38555	(931) 484-2573
Davidson County 1000 2nd Avenue North	Nashville, TN 37202	(615) 532-4000
Decatur County 425 W. Highland Street	Decaturville, TN 38329	(731) 852-2981
DeKalb County 1020 Broad Street	Smithville, TN 37166	(615) 597-4725
Dickson County 250 State Street	Dickson, TN 37055	(615) 740-2251
Dyer County 640 L. Highway 51 by-pass, E.	Dyersburg, TN 38024	(731) 286-8305
Fayette County 108 Kay Drive	Somerville, TN 38068	(901) 465-7334
Fentress County 342 Central Avenue West	Jamestown, TN 38556	(931) 879-9976
Franklin County 107 N. Porter Street	Winchester, TN 37398	(931) 962-1150
Gibson County 1246-A Manufacturer's Row	Trenton, TN 38382	(731) 855-7800
Giles County 219 Village Square	Pulaski, TN 38478	(931) 424-4001
Grainger County Hwy. 11 W.	Rutledge, TN 37861	(865) 828-5245
Greene County 128 Serral Drive	Greeneville, TN 37745	(423) 639-6181
Grundy County 606 Orchard Road Hwy. 41 N.	Tracy City, TN 37387	(931) 592-9231

DEPARTMENT OF HUMAN SERVICES		
AGENCY/ADDRESS	CITY	PHONE
Hamblen County 2416 W. Andrew Johnson Hwy.	Morristown, TN 37814	(423) 585-1444
Hamilton County 311 East Martin Luther King Blvd.	Chattanooga, TN 37403	(423) 634-6200
Hancock County 210 West Main Street	Sneedville, TN 37869	(423) 733-2401
Hardeman County 795 Tennessee Street	Bolivar, TN 38008	(731) 658-5545
Hardin County 2100 Wayne Road	Savannah, TN 38372	(731) 925-4968
Hawkins County 4017 Hwy. 66, Suite 14	Rogersville, TN 37857	(423) 272-2606
Haywood County 1199 South Dupree	Brownsville, TN 38012	(731) 772-4242
Henderson County 337 Church Street W.	Lexington, TN 38351	(731) 968-3652
Henry County 1023 Mineral Wells, Suite F	Paris, TN 38242	(731) 644-7350
Hickman County 108 Progress Center Plaza	Centerville, TN 37033	(931) 729-4212
Houston County 501 Roby Drive	Erin, TN 37061	(931) 289-4105
Humphreys Co. 1203 Hwy. 70 West	Waverly, TN 37185	(931) 296-4227
Jackson County 307 S. Murray Street	Gainesboro, TN 38562	(931) 268-0235
Jefferson County 1050 South Highway 92	Dandridge, TN 37725	(865) 397-9401
Johnson County 150 East Main Street	Mountain City, TN 37683	(423) 727-7704

DEPARTMENT OF HUMAN SERVICES		
AGENCY/ADDRESS	CITY	PHONE
Knox County 531 Henley Street, Suite 310	Knoxville, TN 37902	(865) 594-6713
Lake County 760 Everett Street	Tiptonville, TN 38079	(731) 253-7716
Lauderdale County 417 South Washington	Ripley, TN 38063	(731) 635-4141
Lawrence County 237 E. Taylor Street	Lawrenceburg, TN 38464	(931) 766-1400
Lewis County 200 Joe Avenue	Hohenwald, TN 38462	(931) 796-4971
Lincoln County 221 Thorton-Taylor Pkwy	Fayetteville, TN 37334	(931) 438-1925
Loudon County 301 South C Street	Lenoir City, TN 37771	(865) 986-4749
Macon County 315 Hwy. 52-E Bypass	Lafayette, TN 37083	(615) 666-4041
Madison County 1124 Whitehall Street, Suite E	Jackson, TN 38301	(731) 426-0873
Marion County 4926 Main Street	Jasper, TN 37347	(423) 942-3481
Marshall County 1204 Nashville Highway	Lewisburg, TN 37091	(931) 270-2234
Maury County 209 Wayne Street	Columbia, TN 38401	(931) 380-2552
McMinn County 320 North White Street	Athens, TN 37303	(423) 744-2800
McNairy County 855 East Poplar Street	Selmer, TN 38375	(731) 645-7994
Meigs County 17619 State Hwy. 58, North	Decatur, TN 37322	(423) 334-5787

DEPARTMENT OF HUMAN SERVICES		
AGENCY/ADDRESS	CITY	PHONE
Monroe County 876 Englewood Road	Madisonville, TN 37354	(423) 442-7403
Montgomery County 350 Pageant Lane	Clarksville, TN 37040	(931) 648-5500
Moore County 251 Majors Blvd.	Lynchburg, TN 37352	(931) 759-7181
Morgan County Bardill Bldg. 830 Main Street	Wartburg, TN 37887	(423) 346-6237
Obion County 1416 Stad Avenue	Union City, TN 38261	(731) 884-2603
Overton County 616 North Church Street	Livingston, TN 38570	(931) 823-5695
Perry County 106 West Main Street	Linden, TN 37096	(931) 589-2193
Pickett County 8861 Highway 111	Byrdstown, TN 38549	(931) 864-3153
Polk County Route 2 Box 28	Benton, TN 37307	(423) 338-5332
Putnam County 269 Suite E South Willow Avenue	Cookeville, TN 38501	(931) 528-7487
Rhea County 224 4th Avenue, Suite 102	Dayton, TN 37321	(423) 775-2681
Roane County 315 E. Race Street	Kingston, TN 37763	(865) 376-3491
Robertson County 809 Mabel Street	Springfield, TN 37172	(615) 382-2402
Rutherford County 1711B Old Fort Parkway	Murfreesboro, TN 37129	(615) 848-5153

DEPARTMENT OF HUMAN SERVICES		
AGENCY/ADDRESS	CITY	PHONE
Scott County 104 Fire Hall Drive	Huntsville, TN 37756	(423) 663-2821
Sequatchie County 108 Old York Highway E	Dunlap, TN 37327	(423) 949-4621
Sevier County 815 Dolly Parton Parkway	Sevierville, TN 37862	(865) 429-7005
Shelby County 170 N. Main Street	Memphis, TN 38103	(901) 543-7351
Smith County 25 Dixon Springs Highway	Carthage, TN 37030	(615) 735-9740
Stewart County 1011 Spring Street	Dover, TN 37058	(931) 232-5304
Sullivan County 201 Cherokee Street	Kingsport, TN 37660	(423) 224-1900
Sumner County 447 East Broadway	Gallatin, TN 37066	(615) 451-5814
Tipton County 724 Highway 51 N.	Covington, TN 38019	(901) 475-2505
Trousdale County 205 E. Main Street	Hartsville, TN 37074	(615) 374-3513
Unicoi County 724 Ohio Avenue	Erwin, TN 37650	(423) 743-3166
Union County 701 Main Street	Maynardville, TN 37807	(862) 992-5802
Van Buren County College Street	Spencer, TN 38585	(931) 946-2437
Warren County 1200 Belmont Drive	McMinnville, TN 37110	(931) 473-9633
Washington County 103 E. Walnut Street	Johnson City, TN 37601	(423) 929-0171

DEPARTMENT OF HUMAN SERVICES		
AGENCY/ADDRESS	CITY	PHONE
Wayne County 540 C Hwy 64 East	Waynesboro, TN 38485-2209	(931) 722-3431
Weakley County 8516 Hwy 22	Dresden, TN 38225-2308	(731) 364-2366
White County 501 Mose Drive	Sparta, TN 38583	(931) 738-8256
Williamson County 203 B Beasley Drive	Franklin, TN 37064	(615) 790-5500
Wilson County 712 N. Cumberland	Lebanon, TN 37087	(615) 443-2746



B. Human Resources Agencies (Housing, Utility Assistance)

- Tennessee Human Resources Agencies have programs in weatherization, energy assistance, housing assistance and more.
- They often may be resources for community-based groups and other non-profits.
- You may contact the Human Resource Agency in your area at one of the following:

East TN Human Resource Agency 408 North Cedar Bluff Road, Suite 150 Knoxville, TN 37923 1-800-552-0127 or (615) 691-2551 Counties: Anderson, Blount, Campbell, Claiborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan, Roane, Scott, Sevier, Union	First Tennessee Human Resource Agency 101 Wilson Avenue Johnson City, TN 37604 (615) 461-8200 Counties: Carter, Greene, Hancock, Hawkins, Johnson, Sullivan, Unicoi, Washington	Mid-Cumberland Human Resource Agency P.O. Box 111419 Nashville, TN 37222-1419 (615) 331-6033 Counties: Cheatham, Davidson, Dickson, Houston, Humphreys, Montgomery, Robertson, Rutherford, Stewart, Sumner, Williamson, Wilson
Northwest Human Resource Agency P.O. Box 963 Martin, TN 38237 (901) 587-4213 Counties: Benton, Carroll, Crockett, Dyer, Gibson, Henry, Lake, Obion, Weakley	South Central Human Resource Agency P.O. Box 738 Fayetteville, TN 37334 (615) 433-7182 Counties: Bedford, Coffee, Franklin, Giles, Hickman, Lawrence, Lewis, Lincoln, Marshall, Maury, Moore, Perry, Wayne	South East Human Resource Agency P.O. Box 909 Dunlap, TN 37327 (615) 949-2191 Counties: Bledsoe, Bradley, Grundy, Hamilton, Marion, McMinn, Meigs, Polk, Rhea, Sequatchie
Southwest Human Resource Agency P.O. Box 264 Henderson, TN 38340 (901) 989-5111 Counties: Chester, Decatur, Haywood, Hardeman, Hardin, Henderson, Madison, McNairy	Upper Cumberland Human Resource Agency 180 West Church Street Algood, TN 38501 (615) 537-6542 Counties: Cannon, Clay, Cumberland, DeKalb, Fentress, Jackson, Macon, Overton, Pickett, Putnam, Smith, Van Buren, Warren, White	* Note: Neither Hamilton or Shelby counties are served by a Human Resource Agency. They are served directly through their Development District.

C. Division of Mental Retardation Services Family Support

The Family Support Program is administered by the Division of Mental Retardation Services through contracts with community agencies across the state. The program assists individuals with severe or developmental disabilities and their families to stay together in their homes and communities. It helps families purchase services, supplies, and equipment; however, this program does not reimburse you for costs that are covered under other programs, including Medicaid Waiver, TennCare, Medicare, or private insurance. It is not a substitute for comprehensive long-term services.

To be eligible, you must:

- Be a fulltime resident at time of application and when services are delivered.
- Have a severe or developmental disability which is likely to continue indefinitely.
- Have a disability that results in substantial functional limitations in three or more areas of life function.
- Reside in a home, alone or with a parent, relative, or other caregiver in the community in an unsupported setting.
(A supported setting is a residential setting that is state or federally funded, e.g., institutions, group homes, supported living or state funded foster homes). Individuals who live in subsidized housing (Section 8) or boarding homes are eligible because the living situation is not a "residential service" and does not include supportive services.

Many families may be eligible for the Family Support Program, but may not actually receive services, based on funds available, selection criteria, and other factors.

Services are designed to be flexible and responsive to family needs. Services might include but are not limited to: respite care, day care, home and vehicular modifications, specialized equipment & repair/maintenance, specialized nutrition/clothing/supplies, personal assistance, transportation, homemaker services, housing costs, health related, nursing/nurses aide, family counseling, recreation/summer camp, evaluation, and training.

To locate a Family Support Agency in your area, contact the Division of Mental Retardation Services Office in your region:

East Tennessee (865) 588-0508 1-888-310-4613	Middle Tennessee (615) 231-5033 1-800-654-4839	West Tennessee (901) 213-1872
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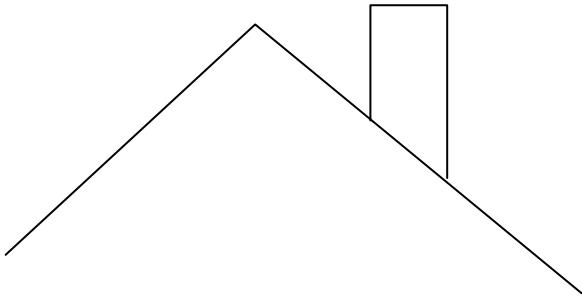
D. Other Valuable Websites

The following websites may offer valuable information regarding housing.

www.state.tn.us - The State of Tennessee web site provides general information about Tennessee government and resources.	www.fhfb.gov - The Federal Housing Finance Board is a regulator for the Federal Home Loan Bank (FHL Bank) system
www.alregs.com - Allregs is a database of residential mortgage lending guidelines.	www.freddiemac.com - Freddie Mac provides resource information for homebuyers and multifamily investors.

www.census.gov - The US Census Bureau is a source for social, demographic and economic information.	www.ginniemae.org - Ginnie Mae provides resource information for homebuyers, mortgage finance industry participants and securities investors.
www.fairhousing.com - The National Fair Housing Advocate Online is a resource for information regarding housing discrimination.	www.habitat.org - Habitat for Humanity brings families and communities in need together with volunteers and resources to build decent, affordable housing.
www.fanniemae.com - Fannie Mae provides resource information for homebuyers and lenders.	www.hud.gov - US Department of Housing and Urban Development provides a variety of information, including consumer information regarding home purchases.
www.fema.gov - The Federal Emergency Management Agency (FEMA) is an independent agency of the Federal Government providing emergency management programs.	www.hud.gov/tennessee.html - A list of HUD's area offices in Tennessee
www.familypathfinder.org The Tennessee Family Pathfinder website makes it easy to find information on housing in Tennessee as well as other important resources individuals with disabilities and their families need.	www.hudclips.org - HUD's Client Information and Policy System provides access to information and resources.
www.hudhcc.org/agencies/tennessee.txt - A list of HUD Approved Housing Counseling Agencies in Tennessee	www.huduser.org - HUD User is an information source for housing and community development researchers and policymakers that includes Federal Government reports and information on housing policy and programs, building technology, economic development, urban planning, other housing-related topics, and HUD's Income Limits (Estimated Median Family Incomes) at http://www.huduser.org/datasets/il.html .
www.irs.gov - The Internal Revenue Service site provides access to IRS tax information and services.	www.mbaa.org - Mortgage Bankers Association (MBA) of America provides information about products and services, consumer information, news, and MBA's calendar of events.
www.nahb.com - National Association of Home Builders	www.nahro.org - The National Association of Housing and Redevelopment Officials is a housing and community development advocate.
www.ncsha.org - The National Council of State Housing Agencies (NCSHA) is a national, nonprofit organization whose members are Housing Finance Agencies (HFAs) with statewide authority.	www.welfareinfo.org - The Welfare Information Network is a clearinghouse for information, policy analysis and technical assistance on Welfare reform.
www.ahouseforallchildren.njit.edu - A House for all Children is a book or video that provides practical guidelines for creating a safe and supportive home and offers strategies for meeting the social and emotional needs of children with disabilities. The video offers house tours and interviews with six families who customized their home to	

meet the needs of their children with disabilities. The web site provides excerpts from the eight chapters of the book and highlights clips from each of the six family stories featured in the video.	
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E. Olmstead Decision

The Olmstead Decision

- **What is it?**

On June 22, 1999, the United States Supreme Court decided in *Olmstead vs. L.C.* to support the Americans with Disabilities Act “Integration Mandate”, which declares that the unnecessary segregation of individuals with disabilities in institutions may constitute discrimination based on disability. The court ruled that the Americans with Disabilities Act may require states to provide community-based services rather than institutional placements for individuals with disabilities. The decision is a victory in several ways:

1. It upholds the United States Department of Justice’s regulations, which mandate that a state must administer its programs in the most integrated setting appropriate to the needs of individuals with disabilities;
2. It states that unjustified isolation is properly regarded as discrimination on the basis of disability under the ADA; and
3. It recognizes that the United States Congress intended the ADA to step up earlier efforts in the Developmental Disabilities Act and the Rehabilitation Act to secure community living opportunities for people with disabilities.

Olmstead affects all people with a current or previous disability or who are regarded as having a disability that substantially limits one or more major life activities. This includes people who currently reside in institutions, including nursing homes, and individuals at risk of institutionalization.

All states, including Tennessee, are mandated to provide community settings for individuals who would otherwise be entitled to institutional services when:

- ◆ Community placement is determined to be appropriate by the state's treatment professionals,
- ◆ The individual does not oppose community placement, and
- ◆ Community placement can be reasonably accommodated, taking into account available resources and the needs of others receiving disability services.

Lastly, the Olmstead Decision is also important for what it does not say:

- ◆ It does not say that all institutions must be closed.
- ◆ It does not say when community services must be available.
- ◆ It does not say that lack of resources alone is a valid excuse for failure to move qualified individuals into the community.
- ◆ It does not say the state's responsibility is limitless.
- ◆ It does not say that modification must be made which would fundamentally alter the nature of the service, program or activity.

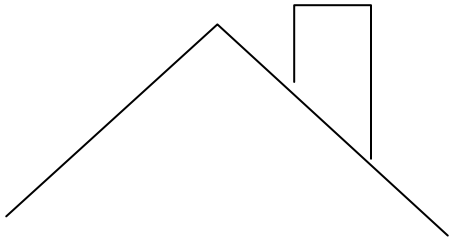


VI. Housing Grants to Non-Profits

A. Housing and Urban Development (HUD)

B. Lending Resources for Non-profits

C. TN Consolidated Plan Contacts 2003



A. Housing and Urban Development (HUD)

The U.S. Department of Housing and Urban Development (HUD) is the Federal agency responsible for national policy and programs that address America's housing needs, that improve and develop the nation's communities, and that enforce fair housing laws. Several programs funded by HUD and administered by state and local housing agencies include the following:

- Public Housing - Low-income housing, operated by your local housing authority
- Section 8 - Tenant based subsidized housing in which the housing authority gives the tenant a certificate or voucher that says the government will subsidize your rent payments and then the tenant finds his/her own housing
- FHA Mortgage Insurance Program - A mortgage financing program through FHA, a division of HUD

- The **Section 811** program provides grants to non-profit organizations to develop and construct or rehabilitate rental housing with support services for very low-income persons with disabilities.

- Mainstream Program awards funding for Section 8 rental vouchers and certificates to very low-income families whose head or spouse is a person with a disability.
- The **Section 811** program allows persons with disabilities to live independently increasing the supply of rental housing with supportive services and related facilities. The program also allows the sponsor to get project rental assistance which can cover any part of the HUD-approved operating costs of the family that is not met from project income.
- The **Section 811** program grants interest-free capital advances for non-profit sponsors to help finance the development of rental housing with supported services for persons with disabilities. The capital advance can finance the construction or rehabilitation of supportive housing. The advance is interest free and does not have to be repaid as long as the housing remains available for low-income persons with disabilities for at least 40 years.
- The program also provides project rental assistance; this covers the difference between the HUD-approved operating cost per unit and the amount the individual pays--usually 30 percent of adjusted income.
- Eligible Customers include persons between the ages of 18 and 62 who have disabilities and are very low-income. The term "disabled family" may include two persons with disabilities living together and one or more persons with disabilities living with one or more live-in aides.
- Availability of funds is published in the Federal Register once a year announcing the allocation of 811 funds to HUD Field Offices usually May is the deadline for applications.

For more information: <http://www.hudclips.org>
 Other web sites: www.hud.gov/pressrel/pr00-142.html
www.hud.gov/pressrel/treasrpt.pdf

B. Lending Resources for Non-profits

For information regarding Housing Grants to Non-profit Agencies, contact the Lenders listed below.

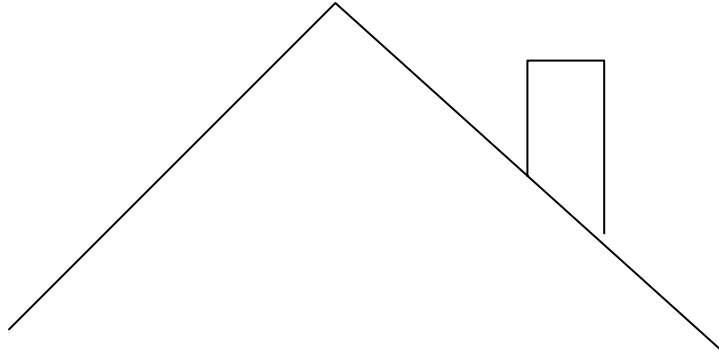
Lending Source	Contact	Deadline
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Lending Source	Contact	Deadline
Federal Home Loan Bank	513) 852-7615	Varies
Tennessee Housing and Development Agency Special Funds (THDA) & HOME Grants	(615) 741-2400	April
Department of Housing and Urban Development Continuum of Care Funds: Supportive Housing Program; Shelter Plus Care; Single-room Occupancy; Section 811	(865) 545-4391	May
Department of Housing and Urban Development Home Dollars State/Local	(615) 741-2400 or (865) 545-4391	Varies
Local Foundations	Local Foundation Director	Varies
Department of Housing and Urban Development Interfaith Partnerships	(202) 708-2404	
Department of Housing and Urban Community Development Block Grant	(865) 545-4391	Varies

C. TN Consolidated Plan Contacts 2003

TN Consolidated Plan : a five year plan for housing and community development that sets the goals and funds for HUD distribution

<p>Jan Detrick, Director Community Development Department of Planning, Economic And Community Development P.O. Box 1189 Bristol, TN 37621-1189 Phone: (423) 989-5521 Fax: (423) 989-5717</p> <p>Juliette Thornton, Director Planning and Program 101 City Hall Annex Chattanooga, TN 37402 Phone: (423) 757-0022 Fax: (423) 757-4851</p> <p>Ms. Hemal Tailor Knox County 400 Main Street, Suite 345 Knoxville, TN 37901 Phone: (865) 215-3570 Fax: (865) 215-2002 Htailor@esper.com</p> <p>Mr. John Minter Community Development Director P.O. Box 1139 Murfreesboro, TN 37133 Phone: (615) 890-4660 Fax: (615) 849-2606</p> <p>Mr. Mark Haga Special Projects Coordinator 225 West Center Street Kingsport, TN 37660 Phone: (423) 229-9485 Fax: (423) 229-9350</p>	<p>Maggie Conway, Administrator Shelby County Dept. of Housing 1075 Mullins Station Road Memphis, TN 38134 Phone: (901) 387-5722 Fax: (901) 387-5708</p> <p>Phil Ryan, Exec. Director MDHA P.O. Box 846 Nashville, TN 37202 Phone: (615) 252-8504 Fax: (615) 252-8559</p> <p>Dale Ralston, CD Director Jackson Housing Authority 175 Preston Street Jackson, TN 38301 Phone: (731) 422-1671</p> <p>Mr. Ronald Tedford Assistant Director Clarksville-Montgomery County Regional Planning Commission 106 Public Square Clarksville, TN 37040 Phone: (931) 645-7448 Fax: (931) 645-7481</p> <p>Mr. Robert Lipscomb, Director Memphis Housing Authority and Division of Housing and Community Development P.O. Box 3664 Memphis, TN 38103 Phone: (901) 252-4407 Fax: (901) 544-1218</p>	<p>Steve Baldwin Program Coordinator Keystone Community Center 603 Bert Street Johnson City, TN 37601 Phone: (423) 434-6291</p> <p>Jeanette Kelleher Administrator, CD P.O. Box 1631 Knoxville, TN 37901 Phone: (865) 215-2120 Fax: (865) 215-2962</p> <p>Mr. Luke Stapel City Planner P.O. Box 1 Oak Ridge, TN 37831-0001 Phone: (865) 425-3571 Fax: (865) 425-3571</p> <p>Ms. Mary McLennan Chief of Planning THDA 404 James Robertson Parkway 106 Public Square Nashville, TN 37243-0900 Phone: (615) 741-4946 Fax: (615) 741-9621</p>
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VII. Local and Certified Housing Development Organizations

Local and Certified Housing Development Organizations

- This list includes local non-profit agencies certified by U.S. Housing and Development to develop and manage affordable housing.
- These agencies may be willing to partner with a residential provider.
- These agencies also may have expertise in accessible housing.
- These agencies are knowledgeable in state, local, and federal housing grants.
- Agencies and Families are encouraged to partner with these agencies for housing needs and development in your area.

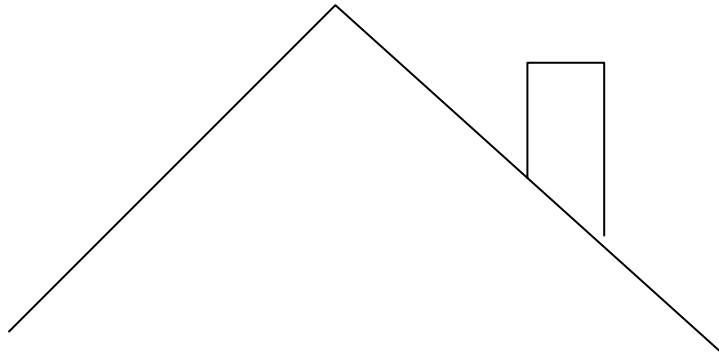
City	Company/Phone	Address
Alamo	Rural Housing Assistance/TOP (901) 696-4860	174 N. Bells, Suite A Alamo, TN 38001
Brownsville	Brownsville/Haywood Community Action Organization (731) 772-6484	P.O. Box 1026 Brownsville, TN 38102
Chattanooga	28 th Legislative District Community Development (423) 698-8190	P.O. Box 4703 Chattanooga, TN 37405-0703
	Active Leadership Concern Organization (423) 266-7229	809 E. M.L. King Blvd. Chattanooga, TN 37403
	Chattanooga CHDO (423) 276-1645	535 Chestnut St., Suite 100 Chattanooga, TN 37402
	Good Neighbors, Inc. (423) 266-8325	1060 N. Orchard Knob Ave. Chattanooga, TN 37406
	Hosanna Corporation (706) 398-2848	P.O. Box 11483 Chattanooga, TN 37401
	Inner-city Development Corporation (423) 267-5404	801 1/2 Central Ave. Chattanooga, TN 37403
	Scenic View Community Development Corp.	4706 Brainerd Rd., Suite 105 Chattanooga, TN 37411
	South Chattanooga Gateway (423) 821-7806	2507-B Williams St. Chattanooga, TN 37408

City	Company/Phone	Address
Cleveland	Cleveland/Bradley Housing Corporation (423) 479-4111	P.O. Box 3297 Cleveland, TN 37320-3297
Collierville	Collierville CHDO (901) 853-3270	1164 Ravenna Cove Collierville, TN 38017
Cookeville	Genesis House, Inc. (615) 526-5197	P.O. Box 1183 Cookeville, TN 38503
	Visions Five CDC (931) 526-9665	531 N. Maple Ave. Cookeville, TN 38501-2747
Crossville	Creative Compassion, Inc. (931) 456-6654	P.O. Box 4021 Crossville, TN 38557-4021
	Upper Cumberland Homeless Shelter, Inc. (615) 432-4111	P.O. Box 187 Crossville, TN 38555
Dresden	NW Tennessee Economic Development Council (901) 364-3228	231 S. Wilson St. Dresden, TN 38225
Dyersburg	West Tennessee Rural Development Corporation (901) 287-1119	105 Rawls Ave. S. Dyersburg, TN 38024
Franklin	Community Housing Partnership of Williamson Co. (615) 790-5556	129 W. Folkes St., Suite 128 Franklin, TN 37064
Huntsville	Housing Opportunities and People Enterprises, Inc. (HOPE) (423)663-9300 EXT: 109	591 East Monticello Pike Huntsville, TN 37756
Jackson	Jonah Affordable Housing Organization (901) 427-0817	P.O. Box 7444 Jackson, TN 38302-7444
Johnson City	Eastern Eight Community Development Corp. (423) 232-5014	Professional Building 112 East Myrtle Avenue, Suite 309 Johnson City, TN 37601
Knoxville	East Tennessee Community Design Center (865) 525-9945	1522 Highland Ave. Knoxville, TN 37916
	Burlington Residence Association	418 Andes St. Knoxville, TN 37914
Knoxville	Child & Family Services of Knox Co. (865) 524-7483	901 E. Summit Hill Drive, Suite 204 Knoxville, TN 37915
	East Tennessee Housing Development Corp.	1522 Highland Ave. Knoxville, TN 37916

City	Company/Phone	Address
	Knox Housing Partnership (865) 637-1679	900 E. Hill Ave., Suite 270 Knoxville, TN 37915
	Knoxville Neighborhood Housing & Commerce (865) 637-0825	901 E. Summit Hill Dr., Suite 300 Knoxville, TN 37915
	Leadership Associates	408 N. Cedar Bluff Rd., Suite 253 Knoxville, TN 37923-3641
	Lyons View Housing and Land Trust (865) 769-0220	800 Northshore Drive Knoxville, TN 37919
	Restoration Outreach (423) 637-1707	747 College St. Knoxville, TN 37921
Lafayette	Cordell Hull Economic Opportunity Corp. (615) 666-2992	P.O. Box 68 Lafayette, TN 37083
Lebanon	Wilson County Civic League (WCCL) (615) 449-0719	P.O. Box 1231 Lebanon, TN 37088-1231
McMinnville	Highland Rim Rural Housing Assistance (931) 473-2721	203 W. Main St., Suite 4 McMinnville, TN 37110
Memphis	Glenview Community Development Partners (901) 726-6376	1254 La Mar Ave., Suite 405 Memphis, TN 38104
	Cooper Young CDC (901) 272-1459	892 S. Cooper Memphis, TN 38104
	Douglas, Bungalow, & Crump Neighborhood (901) 327-4531	P.O. Box 80193 Memphis, TN 38103
	MANDCO (901) 948-0504	P.O. Box 1923 Memphis, TN 38101
	Memphis Heritage (901) 529-9828	352 S. Main Memphis, TN 38103
	New Chicago Community Development Corp. (901) 543-0468	1419 Breedlove Memphis, TN 38107
	Orange Mound CDC (901) 327-4205	2395 Park Ave. Memphis, TN 38114
	SE Regional CDC (901) 346-9002	3032 Fleetbrook Rd. Memphis, TN 38116
	Southeast Regional Development Corp. (901) 346-9002	314 Clower Rd. Memphis, TN 38109
	St. Patrick Neighborhood Housing Development	277 Fourth St.

City	Company/Phone	Address
	(901) 942-9020	Memphis, TN 38106
	Helping CDC (901) 332-6011 Contact: Dr. Gines.	3126 Stonebrook Circle Memphis, TN 38116
	Students, Mothers, & Concerned Citizens (SMACC) (901) 942-9877	277 Fourth St. Memphis, TN 38106
	The Works (901) 948-3441	867 S. Parkway E. Memphis, TN 38106
	VECA CDC (901) 276-1782	1680 Jackson Ave. Memphis, TN 38107
Morristown	East TN Housing Coalition (ETHCO) (423) 586-6161	P.O. Box 1405 Morristown, TN 37816-1405
	Volunteer Housing Management Corporation (423) 587-4500	P.O. Box 1218 Morristown, TN 37816-1218
Nashville	Affordable Housing Resources (615) 251-0025	1011 Cherry Ave. Nashville, TN 37203
	Base Camp (615) 321-3919	P.O. Box 40188 Nashville, TN 37204
	Fifteenth Avenue Baptist Community Development Corp. (615) 256-4326	1215 9 th Ave. N., Suite 206 Nashville, TN 37208
	Organized Neighbors of Edgehill (615) 256-4617	1001 Edgehill Ave. Nashville, TN 37203
	Residential Resources (615) 650-9779	P.O. Box 6095 Nashville, TN 37207
	Rochelle Center	1020 Southside Court Nashville, TN 37203

Nashville	Successful Survivors (615) 327-2265	1209 Jackson St. Nashville, TN 37208
	The Next Step	1227 9 th Ave. N. Nashville, TN 37208
	Urban Housing Solutions (615) 726-2696	411 Murfreesboro Rd. Nashville, TN 37210
	Woodbine Community Organization (615) 833-9580	222 Oriel Ave. Nashville, TN 37211
Oak Ridge	ADFAC (865) 425-0256	P.O. Box 5953 Oak Ridge, TN 37831
	HDC of the Clinch Valley (865) 482-7345	P.O. Box 5713 Oak Ridge, TN 37831
Robbins	Scott-Morgan CDC	P.O. Box 270 Robbins, TN 37852
Smithville	Rural Community Housing Assistance, Inc. (615) 597-7692	210 E. Public Square Smithville, TN 37166
Smyrna	Mid-Cumberland Community Action Agency (615) 459-4118	P.O. Box 1048 Smyrna, TN 37167
Somerville	Fayette County Citizens for Progress (901) 465-6131	P.O. Box 523 Somerville, TN 38128
Tracy City	Hillcrest Village, Inc. (931) 592-9628	Route 1, Box 669 Tracy City, TN 37387



VIII. Tennessee Housing Development Agency, State of Tennessee Assistance Program, Comprehensive Inspection Form

Pursuant to the State of Tennessee's policy of nondiscrimination, the Department of Mental Health and Developmental Disabilities does not discriminate on the basis of race, sex, religion, color, national or ethnic origin, age, disability, or military service in its policies, or in the admission or access to, or treatment or employment in, its programs, services or activities.

Contact the department's EEO/AA Coordinator at (615) 532-6580, the Title VI Coordinator at (615) 532-6700 or the ADA Coordinator at (615) 532-6700 for inquiries, complaints or further information. Persons with hearing impairment should call (615) 532-6612.



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